

Consumer Alert: Securing Your Personal Information

The Louisiana Department of Insurance advises you to remain vigilant and protect your personal information. Identity theft occurs when a person uses your information to commit fraud or unlawful activity. Using your social security number or date of birth, someone may open new credit card or bank account in your name, and even take out a loan using your personal information. Affected consumers can help protect themselves with identity theft insurance—or by using safeguards provided by an impacted company. The LDI offers these consumer protection tips:

- Don't carry your Social Security number in your wallet except for a specific purpose. Always keep it in a separate place from your driver's license.
- Shred pre-approved credit card offers and bills before disposing of them.
- Avoid putting outgoing mail in your home mailbox and use a U.S. Postal Service mailbox.
- Be careful of where you use credit cards online. Make sure the website is legitimate.
- Educate yourself about phishing and other practices that hackers use to steal your personal information and get into your computer.

Frequently Asked Questions

What should I do if I think I may have been affected by a breach?

Monitor your accounts. Keep an eye on your financial information and consider placing a credit freeze on your credit report. If you notice suspicious activity, contact your financial institution.

Request a credit report. Equifax, Experian, and Transunion, the three major credit bureaus, can provide a free report once a year.

Check your policy. Some homeowners insurance policies, auto club memberships and other groups may offer identity theft protection, which includes credit monitoring and other services in the event of a data breach. Contact your agent or insurance company for more information.

Consider identity theft insurance. It provides coverage pays for expenses related to reclaiming your financial identity, such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney. Before purchasing a policy, make sure you understand what is covered and shop your rates with several insurers.

How will I know if a website I am visiting is secure?

A secure website's URL should begin with "https" rather than "http." The "s" stands for secure. Look for the lock symbol next to a web address. Remember to always use a secure network and update firewall protections on your computer. Limit the amount of personal information you share on social media accounts.



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